

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Tamia L. Caviness,  
Debtor

Case No.: 20-16188

Chapter: 13

Judge: JNP

Order Filed on July 29, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**ORDER TO EMPLOYER TO PAY TO THE CHAPTER  
13 TRUSTEE & MORTGAGE COMPANY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
ORDERED.

DATED: July 29, 2020

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The above-named debtor has filed a proceeding under Chapter 13 of Title 11 of the United States Code. The debtor's future earnings have been submitted to the jurisdiction of this Court, in furtherance of the debtor's Chapter 13 plan.

NOW, THEREFORE, PURSUANT TO 11 U.S.C. § 1325(C) AND § 105, IT IS ORDERED that, until further order of this Court, the employer or other party providing income to said debtor shall deduct from the earnings or income of said debtor the following sums each pay period, beginning on the next pay day following receipt of this order, and shall deduct the same amount for each pay period thereafter, including any period for which the debtor receives periodic or lump sum payment for or on account of vacation, termination or other benefits, arising out of present or past employment of the debtor, and to forthwith remit the sum so deducted to the Chapter 13 Standing Trustee and Mortgage Company.

**Debtor's Employer and Address:**

Ancora Psychiatric Hospital  
Attn: Office of Human Resources  
301 Spring Garden Road  
Ancora, NJ 18037-9699  
Employee ID: 000313425

**Trustee to Whom Payments Must be Forwarded (and Address):**

Isabel C. Balboa, Trustee  
PO Box 1978  
Memphis, TN 38101-1978  
#20-16188

**\*\*\*Place #20-16188 on payment\*\*\***

**Amount to be Deducted and Paid Per Pay Period:**

\_\_\_\_ Monthly  X  Bi-Weekly \_\_\_\_ Weekly    \$ 165.00

**Mortgage Company to Whom Payment Must be Forwarded (and Address)**

AmeriHome Mortgage Company, LLC  
Payment Processing Center  
PO Box 11733  
Newark, NJ 07101-4733

**\*\*\*Place acct No.: 0117129197 on payment\*\*\***

**Amount to be Deducted and Paid Per Pay Period:**

\_\_\_\_ Monthly  X  Bi-Weekly \_\_\_\_ Weekly    \$ 665.00

IT IS FURTHER ORDERED that the employer or other party making payments shall note the debtor's name and bankruptcy case number on the checks to the trustee and loan number on the checks to the mortgage company.

IT IS FURTHER ORDERED that said employer or other party shall notify said trustee and mortgagee(s) if the earnings or income of said debtor are terminated, and the reasons for such termination.

IT IS FURTHER ORDERED that all earnings and wages of the debtor, except the amounts required to be withheld by the provisions of any laws of the United States, the laws of any State or political subdivision, or by any insurance, pension or union dues agreement between employer and the debtor, or by the order of this court, shall be paid to the debtor in accordance with employer's usual payroll procedure.

IT IS FURTHER ORDERED that no deduction for or on account of any garnishment, wage assignment, credit union or other purpose not specifically authorized by this Court shall be made from the earnings of said debtor.

IT IS FURTHER ORDERED that an order dismissing the debtor's bankruptcy case shall constitute a termination of the requirement to make payments under this order.

IT IS FURTHER ORDERED that this order supersedes previous orders, if any, made to the subject employer or other party in this cause.

IT IS FURTHER ORDERED that the attorney for the debtor shall serve copies of this order on the employer or other party, the trustee, and the mortgagee(s) within seven (7) days.

**IT IS A VIOLATION OF 15 U.S.C. § 1674 AND N.J.S.A. 2A:170-90.4 FOR AN  
EMPLOYER TO DISCHARGE AN EMPLOYEE OR TAKE ANY OTHER  
DISCIPLINARY ACTION BECAUSE OF A WAGE GARNISHMENT. AN EMPLOYER  
VIOLATING SAID STATUTES IS SUBJECT TO FINES AND IMPRISONMENT.**

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Tamia L. Caviness  
Debtor

Case No. 20-16188-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Jul 31, 2020.

db +Tamia L. Caviness, 19 Norman Ford Drive, Sicklerville, NJ 08081-5647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor AmeriHome Mortgage Company, LLC  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kimberly A. Wilson on behalf of Debtor Tamia L. Caviness k\_wilsonlaw@comcast.net,  
courtdocs\_kwlaw@comcast.net;kwlawoffices@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4